

United States Bankruptcy Court  
Middle District of Tennessee

In re:  
David Kirkland Andrews  
Debtor

Case No. 22-03257-MFH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0650-1  
Date Rcvd: Oct 12, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db	+ David Kirkland Andrews, 2098 Nashville Hwy, Columbia, TN 38401-7232
7469838	Amy Newton, Liberty Pike, Franklin TN 37064
7469844	+ Michael Collins, One Nashville Pl, 150 Fourth Av N, Suite 2200, Nashville TN 37219-2494
7469845	+ Middle Tennessee Law Group, 809 South main Street, Suite 100, Columbia TN 38401-3353
7469847	+ Robert Miller, One Nashville Place, 150 Four Ave N, Suite 2200, Nashville TN 37219-2494
7469848	+ Us Atty For Irs, 110 9th Ave S Ste A961, Nashville TN 37203-3870

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bknotices@robertharlan.com	Oct 13 2022 00:15:00	J. ROBERT HARLAN, HARLAN, SLOCUM & QUILLEN, PO BOX 949, COLUMBIA, TN 38402-0949
tr	Email/Text: documents@ch13bna.com	Oct 13 2022 00:16:00	HENRY EDWARD HILDEBRAND, III, OFFICE OF THE CHAPTER 13 TRUSTEE, PO BOX 340019, NASHVILLE, TN 37203-0019
7469840	+ Email/Text: bankruptcy@bbandt.com	Oct 13 2022 00:16:00	BB&T/Truist, Attn: Bankruptcy, Po Box 1847, Wilson NC 27894-1847
7469843	EDI: IRS.COM	Oct 13 2022 04:18:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
7469846	+ EDI: NAVIENTFKASMSERV.COM	Oct 13 2022 04:18:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr PA 18773-9640

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
7469839		Aspen American Insurance Company
7469841		Drive Website Design
7469842		Egor G Danylov

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2022 at the address(es) listed below:**

Name	Email Address
HENRY EDWARD HILDEBRAND, III	hhecf@ch13nsh.com
J. ROBERT HARLAN	on behalf of Debtor David Kirkland Andrews bknotices@robertharlan.com harlanecf@gmail.com;slocumkr47249@notify.bestcase.com;quillenmr47249@notify.bestcase.com;harlanbr47249@notify.bestcase.com;userar47249@notify.bestcase.com;piercegr47249@notify.bestcase.com
US TRUSTEE	ustpreion08.na.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **David Kirkland Andrews**Social Security number or ITIN **xxx-xx-6982**

First Name Middle Name Last Name

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court **MIDDLE DISTRICT OF TENNESSEE**Date case filed for chapter **13 10/10/22**Case number: **1:22-bk-03257****Official Form 309I****Notice of Chapter 13 Bankruptcy Case****10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	David Kirkland Andrews	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2098 Nashville Hwy Columbia, TN 38401	
<b>4. Debtor's attorney</b> Name and address	J. ROBERT HARLAN HARLAN, SLOCUM & QUILLEN PO BOX 949 COLUMBIA, TN 38402-0949	Contact phone: 931 381-0660 Email: bknotices@robertharlan.com
<b>5. Bankruptcy trustee</b> Name and address	HENRY EDWARD HILDEBRAND III OFFICE OF THE CHAPTER 13 TRUSTEE PO BOX 340019 NASHVILLE, TN 37203-0019	Contact phone: 615 244-1101 Email: None
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	701 Broadway Room 170 Nashville, TN 37203	Hours open: 8:00AM-4:00PM Monday-Friday Contact phone: 615-736-5584 Date: 10/12/22

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 21, 2022 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Refer to <a href="https://www.ch13nsh.com">https://www.ch13nsh.com</a> , for details on the remote meeting
*** Valid photo identification required ***		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 1/20/23</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 12/19/22</b>   <b>Filing deadline: 4/10/23</b> </div> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div style="text-align: right;"> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>9. Filing of plan</b>	If the debtor has filed a plan, it is enclosed. Any written objection must be filed at least 5 calendar days before the meeting of creditors. An oral objection may be raised at the meeting of creditors. If a timely objection is made, the confirmation hearing will be held on: <b>12/21/22 at 09:30 AM</b> <b>Location: Joint Hearing Courtroom (COL), (Virtual hearing if allowed, see website for details); 701 Broadway, Nashville, TN 37203 .</b> If no timely objection is made, the plan may be confirmed as unopposed.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	